

Collection Actions - Individuals

Liens

Wage Garnishment

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Liens

What is a lien?

A lien is a legal claim to secure a debt and may encumber real or personal property. A state tax execution recorded on the general execution docket in the office of a clerk of one of the superior courts of Georgia will make the state tax lien a matter of public record.

Why a state tax execution is recorded or filed

If you have a delinquent tax liability with the Georgia Department of Revenue, we may record or file a state tax execution to secure the debt.

Force and effect of a state tax execution

A lien may encumber your real or personal property. It may prevent you from refinancing, selling, or transferring property through escrow unless the lien is satisfied. In addition, credit bureaus monitor public records for recorded liens and the lien may appear on your credit report. This may prevent you from conducting various financial transactions such as buying property or obtaining additional credit.

How to get a lien released

Pay or resolve the delinquent tax liability. We will then cancel the state tax execution and send it to be recorded with the superior court clerk where the tax execution was recorded or filed.

If we recorded a state tax execution against you **in error**, we will mark the state tax execution as withdrawn and send it to be recorded with the superior court clerk where the tax execution was recorded or filed.

Once a state tax execution is recorded, the lien continues in effect for 7 years and expires 7 years from the date of recording or filing unless extended. If a state tax execution expires, we do not send a lien cancellation to the superior court clerk for recording.

Removing liens from a credit bureau report

We have no control over the length of time that credit bureaus keep public information on a credit bureau report. To update your credit bureau report, you must contact the credit bureaus directly.

Pay a state tax lien balance

Log in to the [Georgia Tax Center](#) and follow the instructions. If you are in a real estate transaction, have the escrow, title, or mortgage company complete and submit a lien payoff demand request to the Department's Levy Section via fax at (404) 417-6513.

Wage Garnishment

Why did you garnish my income?

If you have a delinquent balance under a tax lien, we may garnish the income owed to you by an employer or for a contracted service. Delinquent balances include taxes, penalties, fees, and interest.

What is the garnishment amount?

Wage garnishments are 25% of a taxpayer's disposable income. Non-wage garnishments are for 100% of your delinquent balance.

How is a garnishment released?

We release a garnishment when the amount on the garnishment is paid. However, if an additional balance accrues on a delinquent account, we may issue another garnishment. If we issue a garnishment in error, we will release it as soon as we verify the error. If you think we issued a garnishment in error, call (404) 417-6543 so we can analyze your account.

I filed bankruptcy. Does that stop my garnishment?

Yes. If you have a wage garnishment and you filed bankruptcy, call (404) 417-6543 so we can dismiss the garnishment.

Financial Institution Levy

What is a financial institution?

There are two major types of financial institutions: banks (i.e., deposit-type financial institutions) and non-banks (i.e., non-deposit-type financial institutions). Deposit-type financial institutions include commercial banks, savings and loan associations, credit unions, and Internet banks. Non-bank financial institutions include, but are not limited to, mutual fund companies and brokerage firms.

Why did you levy my financial institution account?

If you have a delinquent balance, we may levy your financial institution account. Delinquent balances include taxes, penalties, fees, and interest.

What is the levy amount?

Financial institution levies are for 100% of your delinquent balance.

How is a financial institution levy released?

If we issue a financial institution levy in error, we will delay the levy while we verify the error if possible. Once we confirm the error, we immediately mail or fax a levy release notice to the financial institution. If the financial institution already sent the payment to us, then we refund the payment to you after we process it. If you think we issued a financial institution levy in error, call (404) 417-6543 so we can analyze your account.

I filed bankruptcy. Does that stop my financial institution levy?

Yes, as long as the financial institution has not yet sent payment to us. If you have a financial institution levy and you filed bankruptcy, call (404) 417-6543 so we can analyze the account and determine whether the levy should be released.